

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Shao, et al  
**Serial No. :** 09/607,747

**Docket No.:** ISAA0050

**Art Unit:** 3624

5 **Filed:** 30 June 2000

**Examiner:** N. Subramanian

**Title:** Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

**Date:** 6 June 2006

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MAIL STOP - AMENDMENT  
Commissioner for Patents  
PO BOX 1450  
Alexandria VA 22313-1450

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**RESPONSE**

Sir:

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This Amendment is responsive to the Office Action, dated May 18, 2006, for the above-identified patent application.

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The Commissioner is authorized to charge any fees that may be due and to credit any overpayments to Deposit Account 07-1445, Glenn Patent Group.